Critical HealthEvents® – Specified Illness Claim

For Claims Customer Service: ☎ **Phone:** (877) 201-9373 x45708
For Claims Submission: 🖷 **Fax:** (508) 853-2757 ✉ **Email:** DICIClaimsVB@trustmarkbenefits.com

Instructions for Claim Submission

Please be sure to review the requirements noted below for claim submission and ensure your submission is complete to avoid any delays on your claim.

Please keep a copy of all parts of this form and any supporting documentation for your records.

The Policy Owner is responsible for completion of all portions of this form without expense to Trustmark Insurance Company.

This is not a guarantee of payment. A checked condition does not guarantee benefits. Benefits will be determined based on your policy provisions.

Supporting Documentation

Required: Be sure to include any information that you feel will assist us in evaluating this claim.

- Please include a list of all physicians/facilities from which you have received treatment within the last ten years. You may attach a separate piece of paper for this information.

Claim Form

Required: Be sure to fully complete the following required portions of the claim form.
Incomplete or illegible answers may result in delay of benefits.

- **Section A, B, & C –** *To be completed by Policy Owner.* Complete these sections in full and return for review of benefits.
- **Disclosure Authorization -** *To be completed by Patient (or Policy Owner, if Patient is under 18 or legally incapacitated.)* Be sure to sign and date this section of the form, including DOB & last 4 digits of SSN where indicated.
- **Claim Submission Signature** – *To be completed by Policy Owner.* Be sure to sign and date this section of the form.
- **Attending Physician Statement** – *To be completed by the Physician primarily responsible for the patient's care.* Please be sure that all dates of treatment are indicated in this section and that the physician signs and dates the form.

Optional: These sections of the claim form are not required but completing them will provide better and faster communication with you or anyone you designate.

- **Consent for Use of Electronic Communication** - *To be completed by Policy Owner.* Complete if you would like claim communication by text or email, including text alerts for any payments released.
- **Third Party Communication Authorization** – *To be completed by Policy Owner & Patient.* Complete if you would like to authorize Trustmark to release information on your claim(s) to a third party such as a spouse, friend or agent.

Informational: These sections of the claim form provide important information about your rights and the laws in each state.

- **E-Sign Disclosure and Consent Notice** - Attached for your information.
- **State Required Fraud Language -** Attached for your information.

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Section A – Policy Owner Information *(To be complete by the Policy Owner)* Policy / Certificate #: _____

Name: _____ DOB: _____ SSN: _____

Address: _____
Street City State Zip Code

Phone #_____ ❑Home ❑Cell ❑Work E-Mail Address: _____

Employer's Name: _____ Employee of Trustmark?: ❑ Yes ❑ No

Language Preference: ❑ English ❑ Spanish

Section B – Claim Information *(To be complete by the Policy Owner)*

Name of patient: _____ DOB:_____ SSN: _____

Relationship to Policyholder: ❑ Policyholder ❑ Spouse ❑ Son/Daughter ❑ Other _____

Address: _____
Street City State Zip Code

Phone #_____ ❑Home ❑Cell ❑Work

Specified Illness - Check Illness Being Claimed *(To Be Completed By Policy Owner)*	
☐	**Blindness** - Permanent loss of visual acuity, without expectation for improvement, based on either: 1. Best corrected visual acuity of 20/400 or worse, or 2. Visual field of 20 degrees or worse in the better eye
☐	**Complications of Diabetes** Diabetes causes an amputation of a lower limb, which includes all areas at or above the forefoot, as a result of the diabetic condition.
☐	**Loss of Hearing** Clinically proven irreversible loss of hearing in both ears, with anticipated best corrected auditory threshold of more than 90 decibels, through surgery, hearing aid, device, or implant.
☐	**Major Organ Failure** - Failure of one of the following major organs: ☐ Liver ☐ Lung ☐ Pancreas ☐Heart
☐	**Occupational Human Immunodeficiency Virus (HIV)** The contracting of HIV caused by a needle stick or sharp injury or mucous membrane exposure to blood or bloodstained bodily fluid.
☐	**Paralysis** Clinical Diagnosis of a complete and irreversible condition marked by loss of muscle function in two or more limbs (paraplegia, quadriplegia, hemiplegia) as the direct result of an illness or disease, which is not expected by a Physician to reverse or resolve.
☐	**Renal Failure** Chronic renal failure, which is the irreversible failure of the function of both kidneys such that regular dialysis is required to sustain life.
☐	**Central Nervous Condition** Lupus, Sarcoid, or central nervous infection of the brain which leads to brain damage resulting in neurological impairment which is objectively measured, is confirmed by neuroimaging studies, and a medical professional has determined that neurological impairment resulted from the condition currently being diagnosed and was not previously present, and has persisted for 30 days or longer.
☐	**Complications of Diabetes** - Life threatening complications due to diabetes characterized by: 1. Extreme hyperglycemia and dehydration, and 2. A Physician's determination that immediate hospitalization is necessary.
☐	**Stem Cell/ Bone Marrow Transplant** When there is infusion or injection of healthy stem cells into the body to replace damaged or diseased stem cells.

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Section B – Claim Information – Continued *(To be complete by the Policy Owner)*

Policyholder Name: _____ **Policy #:**_____

Have you had a similar illness/injury? ❑ Yes ❑ No If yes, date(s) _____

Date of first treatment by a physician for this condition _____

Name & Address of physician or hospital who first treated you for this condition:

Physician Name:_____ Address _____

Physician Name:_____ Address _____

Hospital Name:_____ Address _____

Hospital Name:_____ Address _____

If hospitalized, provide dates and name of hospital:

Dates Confined _____ to _____ Hospital _____

List any Physicians, Surgeons & Health Care Providers who attended to you and/or Pharmacies you have utilized during the past 3 years. Attach additional sheets if needed.

Name:_____ Address:_____ Reason: _____

Name:_____ Address:_____ Reason: _____

List any periods of hospitalization you have had during the past three (3) years:			
Hospital Name:		Dates of hospitalization	
Hospital Name:		Dates of hospitalization	

Section C - Information Pertaining to Premiums *(To be complete by the Policy Owner)*

In order to prevent the loss of your insurance coverage and to allow payment of benefits due, it is necessary to have any premiums due paid appropriately.

For the coverage under which benefits claimed:

If premium is more than 30-days behind your claimed date of loss, past due premiums will be deducted from any benefits paid.

For any other coverage through Trustmark:

As a service to you, we can withhold premiums for your benefits for any other insurance coverage you may have through Trustmark for as long as you are receiving payments. Please indicate below which you would prefer regarding your premium payments (*please note that this service is not available if premium is paid via payroll deduct on a pre-tax basis*):

☐ **Yes** – please maintain my Trustmark coverage(s) in force by withholding premiums while I am receiving benefit payments.

☐ **No** – I will make the payment myself, as needed, to maintain coverage(s).

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E-Sign Disclosure and Consent Notice

This E-Sign Disclosure and Consent Notice ("Notice") applies to all communications, as defined below, for services provided by Trustmark Companies and our affiliates ("Trustmark" or "We"). Under this Notice, communications you receive in electronic form from us will be considered "in writing."

By using Trustmark electronic and online services ("Electronic Services"), you acknowledge that your electronic signature is legally binding and shall be treated as a valid signature for all purposes.

In addition, by using Trustmark Electronic Services you consent to the entirety of this Notice and affirm that you have access to the hardware and software requirements identified below. You must review and accept the terms of these services. If you choose not to consent to this Notice or you withdraw your consent, you will be restricted from using Electronic Services.

COVERED COMMUNICATIONS

Includes, but is not limited to disclosures or communications we provide to you regarding our services such as: (i) claim submissions, third party authorizations, overpayment authorizations, fraud notices, terms and conditions, privacy statements or notices and any changes thereto; and (ii) customer service communications (such as claims of error communications) ("Communications").

METHODS OF PROVIDING COMMUNICATIONS

We may provide Communications to you by email or by making them accessible on the Trustmark websites, mobile applications, or mobile websites (including via "hyperlinks" provided online and in e-mails). Communications will be provided online and viewable using browser software or PDF files.

HARDWARE AND SOFTWARE REQUIREMENTS

To access and retain electronic Communications, you must have:

- A valid email address;
- A computer, mobile, tablet or similar device with internet access and current browser software and computer software that is capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form;
- Sufficient storage space to save Communications (whether presented online, in e-mails or PDF) or the ability to print Communications.

We may request that you respond to an email to demonstrate you are able to receive these Communications.

HOW TO WITHDRAW YOUR CONSENT

You may withdraw your consent to receive Communications under this Notice by writing to us at "Attn: E-Sign Disclosure and Consent Notice, 100 North Pkwy, Worcester, MA 01605." Your withdrawal of consent will cancel your agreement to receive electronic Communications, and therefore, your ability to use our Electronic Services.

REQUESTING PAPER COPIES OF ELECTRONIC COMMUNICATIONS

You may request a paper copy of any Communications; we will mail you a copy via U.S. Mail. To request a paper copy, contact us by writing to "Attn: E-Sign Disclosure and Consent Notice, 100 North Pkwy, Worcester, MA 01605." Please provide your current mailing address so we can process this request. Trustmark may charge you a reasonable fee for this service.

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UPDATING YOUR CONTACT INFORMATION

It is your responsibility to keep your primary email address current so that Trustmark can communicate with you electronically. You understand and agree that if Trustmark sends you a Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Trustmark will be deemed to have provided the Communication to you; however, we may deem your account inactive. You may not be able to transact using our Online Services until we receive a valid, working primary email address from you.

If you use a spam filter or similar software that blocks or re-routes emails from senders not listed in your email address book, we recommend that you add Trustmark to your email address book so that you can receive Communications by e-mail.

You can update your primary email address or other information by writing to us at "Attn: E-Sign Disclosure and Consent Notice, 100 North Pkwy, Worcester, MA 01605.

FEDERAL LAW

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

TERMINATION/ CHANGES

We reserve the right, in our sole discretion, to discontinue the provision of your Communications, or to terminate or change the terms and conditions on which we provide Communications. We will provide you with notice of any such termination or change as required by law.

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State Required Fraud Warnings

Fraud Statement for the states of Alaska, Delaware, Indiana, Kentucky, Minnesota, Ohio, and Oklahoma, as well as for all States not Specifically Listed: Any person who knowingly and with intent to defraud an insurer files a statement of claim containing false, incomplete or misleading information may be guilty of insurance fraud, which is a crime."

Fraud Statement for the state of Arizona: For your protection, Arizona law requires the following statement on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Fraud Statement for the states of Arkansas, Louisiana, New Mexico, Rhode Island, Texas and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Fraud Statement for the state of California: For your protection, California law requires the following to appear: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Fraud Statement for the state of Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Fraud Statement for the District of Columbia, and the states of Maine, Tennessee, Virginia and Washington: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Fraud Statement for the state of Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Fraud Statement for the state of Kentucky: A person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Fraud Statement for the state of Maryland: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Fraud Statement for the state of New Hampshire: A person who knowingly and with intent to injure, defraud or deceive an insurance company, files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Fraud Statement for the state of New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Fraud Statement for the state of Oregon: Any person who knowingly and with intent to defraud an insurer files a statement of claim containing materially false or misleading information may be guilty of insurance fraud.

Fraud Statement for the state of Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files any application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

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DISCLOSURE AUTHORIZATION

Insured's name(Patient)(*Please Print***):** _____ **Last 4 of SSN#**_____

I AUTHORIZE any doctor, hospital, clinic, other medical facility or provider of health care, insurer or reinsurer, consumer reporting agency, insurance support organization, insurance agent, employer, financial institution, the Social Security Administration, the Internal Revenue Service, the Veterans Administration, or any other organization or person having any knowledge of me or my health to give to Trustmark Insurance Company and affiliates or its employee and agents, or any consumer reporting agency any information as to cause, treatment, diagnoses, prognoses, consultations, examinations, tests or prescriptions with respect to my physical or mental condition or information concerning me, my occupation, employment history, earnings, credit history or finances or information otherwise needed to determine policy claim benefits due me. This may include, but is not limited to, HIV Infection, any disorder of the immune system, including Acquired Immune Deficiency Syndrome (AIDS), driving records, credit reports, mental illness, or use of alcohol or drugs.

I further AUTHORIZE the Social Security Administration to release information or records about me to Trustmark Insurance Company or its authorized representatives. Such release of Social Security information will be used to adjudicate my claim in accordance with my policy benefits, or to continue my eligibility for benefits. I further request that the Social Security Administration release detailed earnings for up to the last ten years and/or a summary record of total earnings and/or information from master benefit records regarding award, denial or continuing Social Security benefits.

I understand that I may revoke this authorization at any time. Any such revocation is to be in writing, signed and dated by me, and must be forwarded directly to Trustmark Insurance Company. I AGREE the information obtained with this Authorization may be used by Trustmark Insurance Company and affiliates to determine policy claim benefits with respect to me. A photocopy of this Authorization is as valid as the original and I (or my authorized representative) may request a copy. I understand that I may request a copy of any credit report Trustmark receives in connection with this authorization. This Authorization will be in force for the duration of the claim or up to 12 months from the date shown, whichever time period is less. I understand that if I revoke or fail to sign this authorization or alter its content it may affect the handling of my claim, including denial of benefits under my policy. I understand that there is a possibility of redisclosure of information disclosed pursuant to this authorization and that information, once disclosed, may no longer be protected by federal rules governing privacy and confidentiality. I understand that I may request a record of redisclosure of any information.

Patient Signature (or Policy Owner, if Patient is under 18): _____

Signed by: ☐ Policy Owner ☐ Patient Date Signed: _____ Patient's Date of Birth: _____

Relationship, if other than insured: _____

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Consent for Use of Electronic Communications

(EMAIL, SMS/MMS TEXT MESSAGING)

To ensure the best and fastest communication, we would like to communicate with you using either email or text messaging. Please complete this section if we may communicate with you electronically, concerning your claim, benefits, policy, premium or condition.

May we communicate with you electronically?

❑ No

❑ Yes, by Text Messages - Please provide cell phone #: (_____) - _____ - _____

❑ Yes, by Email Please provide email address: _____@ _____

If you chose to communicate with us electronically, you should be aware that electronic communication is not secure unless it is encrypted. We strongly encourage you to use encrypted communication when sending sensitive and/or confidential information. By sending sensitive or confidential electronic messages that are not encrypted, you accept the risks of such lack of security and possible lack of confidentiality. If you elect to communicate from your workplace computer, you should also be aware that your employer and its agents, have access to electronic communication between you and us.

I understand that by selecting text messaging, regular text messaging rates may apply for any texts I receive from Trustmark and I assume responsibility for any costs associated with these text messages. This consent shall remain in effect unless revoked by notifying Trustmark.

To ensure a smooth email experience, please be sure that your computer has the most up to date version of Adobe Reader. You should add our email address to your address book contact list and add us to your email server or spam filter approved listing. If you don't see email from us in your email inbox, be sure to check your spam, clutter, junk or bulk email folder. You can choose to stop electronic communication at any time by revoking this authorization. If you no longer wish to communicate via electronic means we will correspond with you via US mail. If you require copies of any communication sent to you by email/text in paper form, please contact us. There is no cost to you to obtain copies of electronic communication in paper format.

Should you prefer to submit your claims or claims information by U.S. Mail rather than email or fax, please use the following address: Trustmark Insurance P.O. Box 2906, Clinton, IA 52733

Authorization

I can revoke or update this authorization at any time by notifying Trustmark.
This authorization is valid for 24 months. I may request a copy of this authorization and a copy is as valid as the original.

_____ _____
Policy Owner Signature ***Date***

_____ _____
Printed Name ***Social Security Number***

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Third Party Communication Authorization

Please complete this authorization if you would like us to discuss, to release, or to provide information to a third party regarding any policy and/or claim for benefits under your policy. Note: Policy Owner and Claimant (if appropriate) must give permission for disclosure of their information to each other, if applicable.

Policy Owner Name:_____

Claimant Name: _____

Policy Number(s): _____

Name & Relationship of Third Party Representative: _____

- □ All information (all policy and claim information)
- □ Only the following information*: _____

Name & Relationship of Third Party Representative: _____

- □ All information (all policy and claim information)
- □ Only the following information*: _____

□ **My Agent: (Name of Agent)** _____

- □ All information (all policy and claim information)
- □ Only the following information*: _____

□ **My Employer: (Name of Agent)** _____

- □ All information (all policy and claim information)
- □ Only the following information*: _____

*Restrictions may include a restriction on certain types of information (such as not sharing financial, medical or health information).

I agree that if I authorize release of all policy and/or claim information this may include health information which may be related to disorders of the immune system including but not limited to HIV and AIDS, use of alcohol or drugs, mental and physical condition, history, or treatment.

I understand that any information shared may be subject to re-disclosure and might not be protected by certain federal or state regulations governing the privacy of health information relative to my condition.

I may revoke and update this authorization in writing at any time or by email to address noted above. I understand that this authorization is valid until my revocation or until I complete a new authorization. Any new authorization will effectively revoke this authorization and replace it.

_____ _____
Signature of Policy Owner | Signature of Claimant (If someone other than the Policy Owner)

_____ _____
Printed Name | Printed Name

_____ _____
Date | Date

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Claim Submission Signature

The statements made by me on this claim are true and complete. I have read and understand the fraud notices contained in this form.

If I receive benefit payments greater than those which should have been paid, I understand that I will be requested to provide a lump sum repayment to the insurance company. The insurance company has the option to reduce or eliminate future benefit payments, to the extent allowed by law, in order to recover any overpayment balance that is not returned.

Fraud Statement for the state of New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation

Signature of Policy Owner: _____ Print Name: _____

Date signed: _____

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ATTENDING PHYSICIAN STATEMENT (To Be Completed By Attending Physician)

Patient's Name:	Patient's DOB: / /

Date patient **first reported symptoms** or accident happened: _____

Date of 1st Treatment: _____ Date of subsequent treatments: _____, _____, _____, _____,

Is this condition due to: an Accident ☐ a Sickness ☐ ?

Did another physician refer this patient to you? Yes ☐ No ☐

If yes, please list name, address, and specialty: _____

Patient's Condition - Please check off ***Primary Diagnosis*** and list ***Date of Diagnosis*** below:

Check illness being claimed	Specified Illness	Date of Diagnosis
☐	**Blindness** - Permanent loss of visual acuity, without expectation for improvement, based on either: 1. Best corrected visual acuity of 20/400 or worse, or 2. Visual field of 20 degrees or worse in the better eye **Date of Diagnosis** - the date a licensed ophthalmologist physically examines and certifies that the definition of Blindness is met.	
☐	**Complications of Diabetes** - diabetes causes an amputation of a lower limb, which includes all areas at or above the forefoot, as a result of the diabetic condition. **Date of Diagnosis** - the date of surgery when amputation occurs	
☐	**Loss of Hearing** - Clinically proven irreversible loss of hearing in both ears, with anticipated best corrected auditory threshold of more than 90 decibels, through surgery, hearing aid, device, or implant. **Date of Diagnosis** - the date on which a licensed audiologist physically examines and certifies that the definition of Loss of Hearing is met.	
☐	**Major Organ Failure** - Failure of one of the following major organs: liver, lung, pancreas, or heart. **Date of Diagnosis** - the date placed on a medically accredited transplant list for a transplant.	
☐	**Occupational Human Immunodeficiency Virus (HIV)** - The contracting of HIV caused by a needle stick or sharp injury or mucous membrane exposure to blood or bloodstained bodily fluid. **Date of Diagnosis** - the date on which the follow-up blood test results are received which confirm the diagnosis of HIV.	
☐	**Paralysis** - Clinical Diagnosis of a complete and irreversible condition marked by loss of muscle function in two or more limbs (paraplegia, quadriplegia, hemiplegia) as the direct result of an illness or disease, which is not expected by a Physician to reverse or resolve.	

More conditions on next page; please be sure to sign and date the next page.

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ATTENDING PHYSICIAN'S STATEMENT (Continued)

Patient's Name:	Patient's DOB:

Check illness being claimed	Specified Illness	Date of Diagnosis
☐	**Renal Failure** - Chronic renal failure, which is the irreversible failure of the function of both kidneys such that regular dialysis is required to sustain life. **Date of Diagnosis** - the date the physician determines the presence of chronic irreversible failure or both kidneys.	
☐	**Central Nervous Condition** - Lupus, Sarcoid, or central nervous infection of the brain which leads to brain damage resulting in neurological impairment which is objectively measured, is confirmed by neuroimaging studies, and a medical professional has determined that neurological impairment resulted from the condition currently being diagnosed and was not previously present, and has persisted for 30 days or longer.	
☐	**Complications of Diabetes** - Life threatening complications due to diabetes characterized by: 1. Extreme hyperglycemia and dehydration, and 2. A Physicians determination that immediate hospitalization is necessary. **Date of Diagnosis** - the date of hospitalization.	
☐	**Stem Cell/ Bone Marrow Transplant** - When there is infusion or injection of healthy stem cells into the body to replace damaged or diseased stem cells. **Date of Diagnosis** - the date the stem cell or bone marrow infusion or injection is received.	

Please provide Clinical or Diagnostic findings (including the results of X-rays, EKG's, laboratory data, pertinent physical examination notes, etc.)_____

_____

Has patient been hospital confined? ❑ Yes ❑ No If Yes, From _____ To _____

If yes, Hospital name: _____

Is patient competent to endorse checks and direct the use of proceeds thereof? ❑ Yes ❑ No

Are you, the physician, related to this patient? ❑ Yes ❑ No If yes, what is the relationship?_____

Physician's Name (please print): _____

Physician's Signature: _____ Date: _____

_____ _____

Degree *Specialty*

Phone: _____-_____-_____ Fax: _____-_____-_____

Address: _____

May we communicate with you using email? ❑ Yes ❑ No

If yes, Email Address: _____

Best Doctors®

A Benefit of Trustmark Critical Illness and Critical HealthEvents® Insurance

What does peace of mind mean to you?

Trustmark Critical Illness and Critical HealthEvents insurance policies offer strong protection against the financial impact of critical illnesses – but that's not all. If you have one of these policies, you automatically have access to **Best Doctors® at no extra cost to you!** You and your covered family members can:

- Have the nation's top expert physicians work with you on any medical question or condition you may have.
- Confirm that your diagnosis is correct or get a second opinion
- Ask questions to better understand your treatment options
- Find a highly skilled specialist for any condition
- Know that the treatments you're paying for are right for your situation

Note: If you have access to Best Doctors, you can also use it for your **spouse**, **children** and **dependent grandchildren** at no extra cost!

"It's knowing I'm getting the best possible medical care."

NOTE: If you have the Caregiver Rider with Critical HealthEvents, you can also use Best Doctors on behalf of a family member you are caring for.

Need expert medical advice? It's easy:

1. Log on to bestdoctors.com/Trustmark or call us toll-free at 866-904-0910
2. Discuss your concerns in a comprehensive interview with a medical professional
3. Sign a release so they can access your medical data
4. Get a confidential report and review it with your Best Doctors clinician

Remember, this valuable benefit is FREE for Trustmark Critical Illness and Critical HealthEvents policy-holders, so take advantage! Log on to bestdoctors.com/Trustmark or call toll-free at 866-904-0910

Voluntary Benefits

Trustmark®
benefits beyond benefits

Best Doctors®

A Benefit of Trustmark Critical Illness and Critical HealthEvents® Insurance

Best Doctors is **FREE to you** *with Trustmark Critical Illness or Critical HealthEvents®. Log on to* **bestdoctors.com/Trustmark** *or call toll-free at* **866-904-0910**

Five ways Best Doctors can help Trustmark policyholders and covered family members:

1. **FindBestDoc®**
When you need a doctor or specialist, start with the Best Doctors in America® – a database of over 50,000 of the world's top physicians.

2. **Expert Second Opinion**
Confirm your diagnosis or treatment plan. Use Best Doctors for any medical condition – not just a critical illness.

3. **Critical Care Support**
If you're admitted to the hospital with an acute illness, trauma or emergency, Best Doctors immediately gets experts involved and works with your local treatment team. It's like having your own personal medical concierge.

4. **Ask the Expert™**
When you have a question about symptoms, medical conditions or treatment options, an expert takes the time to listen and respond to your concerns.

5. **Medical Records eSummary™**
When you need your medical records, Best Doctors collects and organizes them and creates a Health Alert Summary for you on a USB drive or secure digital file.

Your Best Doctors membership connects you to better care.

A second set of eyes is always beneficial, and most doctors find value in additional information and confirmation of treatments. In fact, a Best Doctors analysis uncovered the following rates of misguided care in medical cases.

Wrong treatments **72%** of the time

Surgery inappropriately recommended in **38%** of surgical cases

Insufficient medical work-ups reported in **31%** of cases

Misinterpretation of pathology or diagnostic tests in **23%** of cases of cases

You care. We listen.

Remember, this valuable benefit is FREE for Trustmark Critical Illness and Critical HealthEvents policyholders, so take advantage! Log on to bestdoctors.com/Trustmark or call toll-free at 866-904-0910

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